

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sean Andrew Hazard
Debtor

Case No. 22-00783-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 27, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2023:

Recip ID	Recipient Name and Address
db	+ Sean Andrew Hazard, 2432 McCleary Drive, Chambersburg, PA 17201-7906
5472223	+ Gregory J. Babcock, Esquire, Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502-4952
5472224	+ JP Morgan Chase Bank, NA - Amazon, c/o Scott & Associates, P.C., 6 Kacey Court, #203, Mechanicsburg, PA 17055-9237
5472225	+ JP Morgan Chase Bank, NA - Freedom, c/o Scott & Associates, P.C., 6 Kacey Court, #203, Mechanicsburg, PA 17055-9237
5472230	Nancy M. Hazard, 2432 McCleary Drive, Chambersburg, PA 17201-7906

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 27 2023 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5473269	EDI: AIS.COM	Jul 27 2023 22:36:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
5479908	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 27 2023 18:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5472226	+ EDI: RMSC.COM	Jul 27 2023 22:36:00	Lowe's/Synchrony Bank, P.O. Box 956005, Orlando, FL 32896-0001
5472227	Email/Text: camanagement@mtb.com	Jul 27 2023 18:35:00	M&T Bank, Lending Services, Customer Service, P.O. Box 1288, Buffalo, NY 14240-1288
5477284	Email/Text: camanagement@mtb.com	Jul 27 2023 18:35:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5472228	Email/Text: camanagement@mtb.com	Jul 27 2023 18:35:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
5477067	+ Email/Text: camanagement@mtb.com	Jul 27 2023 18:35:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5472229	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 27 2023 18:35:00	Marcus By Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
5483574	EDI: PRA.COM	Jul 27 2023 22:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5472231	Email/Text: bankruptcy@bbandt.com	Jul 27 2023 18:35:00	SunTrust, P.O. Box 85526, Richmond, VA 23285-5526
5472443	+ EDI: RMSC.COM	Jul 27 2023 22:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5478727	+ Email/Text: bankruptcy@bbandt.com	Jul 27 2023 18:35:00	Truist Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5480130	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2023 at the address(es) listed below:

Name	Email Address
Anthony Todd McBeth	on behalf of Debtor 1 Sean Andrew Hazard atmlaw1@verizon.net
Brian C Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Sean Andrew Hazard

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9354

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-00783-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean Andrew Hazard

7/27/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.